



A
HUMAN FLOURISHING
PILLAR COMPANION
ESSAY

The Fear Economy

*How Pessimism Is Manufactured — and Why
Optimism Is Still the Rational Bet*

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By most of the measures a person can actually count, this is one of the best moments in human history to be alive. Lifespans that would have astonished our great-grandparents are now ordinary. Literacy, once the possession of a small class, approaches universal. The share of humanity living in extreme poverty has fallen further in the last three decades than in the previous three centuries. None of this progress is evenly distributed, and none of it is finished, but the direction of the long trend is not seriously in dispute. That is the honest starting point, and it is a hopeful one.

Which makes the next fact strange. A generation inheriting more of that progress than any generation before it has grown quietly convinced that the country, and maybe the world, is coming apart rather than coming together. Many of us feel it: a pessimism about the future that was not as present a generation ago, a suspicion that decline is the story of our time even as the evidence keeps saying otherwise.

Something is converting real gains into a felt sense of decline. That something is fear, put to work. Fear is the most reliable force in public life for capturing attention, hardening loyalty, and opening a wallet, and over the past two decades a set of industries and movements has become expert at applying it at scale. We call this the fear economy: the interlocking systems that profit, in money or in power, from keeping people afraid. Human Flourishing exists to reignite optimism against exactly this manufactured pessimism, and reigniting it starts with an honest look at how the pessimism gets made.

The Science of Being Moved

The fear economy works through neuroscience, as *Fear Is Not the Enemy. Love Is Not a Feeling*. lays out. But there is a second body of science running alongside it, just as well documented: the science of persuasion itself. Confirmation bias — the mind's tendency to notice and believe whatever confirms what it already fears or already holds to be true, while discounting the rest. Cognitive dissonance — once a person has committed to a belief or an action, donated, shared, argued publicly, they become motivated to justify that commitment by believing the underlying threat even more strongly, rather than admit they may have overreacted. Loss aversion — the well-established finding that the fear of losing something outweighs the pleasure of an equivalent gain, which is why appeals for your attention, your vote, or your donation are more often framed around what you stand to lose than what you stand to gain.

None of this is secret knowledge. It is taught in psychology departments and used, quite openly, in marketing and political consulting courses. Persuasion, understood this way, is a tool, the way a scalpel is a tool. Used well, it is what moves a person to finally start the exercise routine they'd been putting off, to forgive a grudge they'd been carrying, to invest

in the relationship they'd been neglecting. Used the other way, the identical techniques manufacture outrage, dependency, and division.

The mechanism has no preference about which way it is pointed. The intent behind it decides that.

This is why education, not avoidance, is the answer. A person who understands confirmation bias can notice the moment they are only reading what confirms what they already fear. A person who understands cognitive dissonance can notice the pull to double down rather than reconsider. None of these techniques loses its power entirely once named, but each one loses most of it. Recognizing the trick is the beginning of resisting it.

Fear Doesn't Stay Individual — It Goes Tribal

Confirmation bias, cognitive dissonance, and loss aversion explain how a single mind gets captured by fear. But fear rarely stays contained in one mind. It moves through groups, and it moves faster and hits harder once it does, because human beings are not simply individuals weighing evidence. We are, at a level deeper than any single belief, coalitional animals.

Psychologists have shown this in a strikingly minimal way. Assign people at random to entirely meaningless groups — split by a coin flip, told nothing about who's in which group beyond the label itself — and within minutes they begin favoring their own group and disfavoring the other, with no prior conflict, no competition, and no history between them. If an arbitrary, made-up category can produce loyalty and suspicion that fast, a category carrying real historical grievance, real economic stakes, or real cultural meaning does so far more powerfully still.

The likely reason runs deep into evolutionary history. A lone human on the savannah was vulnerable; a member of a trusted coalition was protected. The brain's threat-detection system isn't tuned only to "is this dangerous to me." It is tuned to "is this dangerous to us." Once a person's sense of threat gets fused to their group's sense of threat, an insult to the group registers as a threat to the self, and the same urgency that would follow a threat to one's own body follows a threat to one's tribe.

Once fear activates tribal identity rather than only individual judgment, several things change. Moral emotion spreads like contagion: content that expresses group-based outrage travels through social networks faster and further than neutral information, less because it is more true than because sharing it signals loyalty to the group watching. Positions become sacred rather than negotiable: once a belief is fused to group identity,

questioning it is received as defection rather than disagreement, which is why some arguments that look, from the outside, like they should be settled by evidence never move an inch. The evidence was never really the point. And the other side stops being fully seen: under enough perceived threat, out-group members can be processed, in a measurable way, as less than fully human, which is what makes it possible for ordinarily decent people to treat political opponents in ways they would never treat someone they recognized as a whole person.

This is why the movements described later in this essay work as well as they do, and why they are so hard to argue someone out of once they're inside. They are not manufacturing tribalism from nothing. They are activating wiring that predates Twitter, cable news, and even agriculture.

The hopeful turn is the same one Human Flourishing has already been making elsewhere in this work: the answer is not to ask people to stop belonging to groups. Belonging is one of the deepest human needs there is, the same need our work on relationships and interdependence takes seriously.

The answer is to help people belong without requiring an enemy: to find identity, security, and meaning in something more resilient than us against them.

A Two-Edged Sword

Tribal identity is not, in itself, the enemy. It is a tool, the same way persuasion is a tool — and nothing makes that clearer than sport.

Consider what the world just watched. Spain beat Argentina 1-0 in extra time to win the 2026 World Cup final, the first-ever meeting between the two nations at that stage of the tournament, in the first edition played with 48 teams, before seventy thousand people in the stadium and a worldwide audience measured in the billions. In the stands and on the field, tribal identity was running at full strength: fans wore colors, sang anthems, felt the loss or the win as something close to personal. But the tribe being defended wasn't defined by anyone's skin color, birthplace, or politics. It was defined by a shirt, and by shared effort toward a shared contest. Nobody in that stadium was checking whether the person next to them, wearing the same colors, held the same religious or political views.

The only membership test was: do you want this team to win?

That is tribal identity doing something close to its best work: giving people belonging, meaning, and a legitimate outlet for the same fierce loyalty that, pointed elsewhere, divides. The competition itself makes everyone better. The teams that lost this tournament will study what beat them and come back stronger, the way any serious competition raises the level of everyone in it rather than only crowning a winner.

Then comes the detail that reveals the whole thing for what it is. Within days, many of these same players will report back to their club teams — teams that, a week earlier, may have included some of the very opponents they were just competing against on the pitch. Teammates during the tournament become opponents again at the club level, and rivals during the tournament become teammates again, often within the same week, with no sense of contradiction at all.

This is the tell. Tribal identity, held well, is a container people move in and out of as the context changes, not a fixed, final claim on who they are or who counts as human. Held badly, the same wiring calcifies: the tribe becomes permanent, the opponent becomes an enemy rather than a competitor, and the loyalty that made a stadium roar in joy becomes the loyalty that makes a country tear itself apart.

The largest tribe available to any of us is also the truest one: the human tribe, well over eight billion members, sharing one planet, with every reason to compete hard within it and no reason at all to forget that we are, underneath every jersey, on the same team when it counts.

A Promise Made Ahead of Itself

Claims to status and power based on group membership are sometimes described as a recent invention, arriving out of universities in the last few decades. The truth is older and harder. They run through much of American history, most starkly in the ideology that justified slavery and, later, segregation: the claim that a person's worth and rights followed from the group they were born into, rather than from their own character or choices. The nation's founding document made a different, competing claim at the very same moment, in the same room, from many of the same hands — that rights belong to individuals, not groups, granted by nature rather than assigned by rank. It was, from the start, a flawed compromise; the document indicts the very practice its signers tolerated, and it has taken two and a half centuries of hard, uneven work to begin closing that gap.

The struggle is not evidence the founding ideal was false. It is the record of a country holding itself to a standard it hadn't yet met, and slowly, at real cost, growing into it.

Martin Luther King Jr. gave that struggle its clearest statement of optimism nearly two centuries later, articulating a vision in which people would be judged not by their race but by “the content of their character.” It is worth sitting with what kind of vision that was: a man who understood group-based injustice as intimately as anyone in American history, standing in the middle of a movement organized in real part around group identity because it had to be, and naming as his hope for the future a country where group identity would no longer be the basis on which anyone was judged. Full awareness of a group’s history and treatment is not in tension with the aspiration to judge, and be judged, as an individual. King held both at once, and treated the second as the reason to keep working at the first.

Movements That Reduce People to Categories

The first engine of the fear economy is the oldest. A real injustice gets named, and then, somewhere along the way, a movement starts asking people to see themselves and each other primarily as members of a group rather than as individuals — no longer conscious of identity, but consumed by it. It appears on the left and on the right alike, in religious communities and nationalist movements, in corporate diversity programs and in the backlash against them. The pattern is older than any of today’s arguments about it, and today’s most visible version is not the only one.

We want to be precise here, because precision matters more in this section than anywhere else in this essay. Being conscious of identity — aware of the real, documented history of inequities tied to race, sex, class, and other group lines, and of how those histories still shape people’s lives today — is not the problem. It is one of the questions that matters most, and Human Flourishing takes it seriously as exactly that: a question, open to honest inquiry, rather than a threat to be managed or a truth to be assumed. Reasonable people who care deeply about justice hold real, differing views on what that history requires of us now, and that disagreement deserves a real hearing, not a label.

What we do reject is any ideology, from any direction on the political spectrum, whose functional effect is to divide rather than unite: one that asks people to treat group membership as the whole of a person’s identity, to sort friend from enemy along group lines, or to answer disagreement with accusations of betrayal rather than argument. That is a corruption of identity-consciousness, and it happens on the right as readily as the left, whenever a real grievance gets converted into a permanent, unbridgeable line between us and them. Much of this corruption travels today under the name identity politics, and while that term has itself become a weapon — claimed and counter-claimed until using it at all can sound like picking a side — we decline to surrender the words to the people profiting from the confusion, and we use them here to name the corruption, never the consciousness.

The pattern works like this: first, a category is named — a real one, describing something true about how people have actually been treated. Then the category starts doing more work than it can bear. A person's opinions, loyalties, and even moral worth become predictable from their group membership alone. Agreement from inside the group becomes solidarity; disagreement becomes betrayal. Agreement from outside the group becomes suspect; disagreement confirms what was already assumed. At that point the category has stopped describing people and started replacing them. Confirmation bias accelerates this quietly: once a category feels true, every fresh example that fits it lands as proof, and every exception gets explained away.

This is fear doing exactly what fear does: it contracts a complicated world into a simple one, us and them, safe and threat. It offers something real in exchange — belonging, clarity, a story that makes sense of pain. That exchange is why the pattern spreads so easily across otherwise opposite movements, changing the content of the category while the mechanism stays the same.

None of this is an argument against solidarity, against organizing around real shared experience, or against naming real injustice. Those are different things, and conflating them with the pattern above is itself a way of avoiding the harder conversation. The question worth asking of any movement, including ones we ourselves belong to, is simple: does it ask me to understand a person, or does it ask me to file them?

Media Business Models That Profit From Alarm

News used to be funded mostly by classified ads and subscriptions, which meant a paper's fortunes depended only loosely on how any one story made you feel. That funding model is largely gone. What replaced it is attention — measured in real time, sold to advertisers, and maximized by whatever keeps a person watching past the point they meant to stop.

Fear is extraordinarily good at that. A calm, accurate account of a complicated problem holds attention for a few minutes. A story that suggests your safety, your children, or your way of life is under active threat holds it much longer, and brings you back tomorrow to see if the threat has passed. No editorial meeting has to decide to manufacture alarm for this to happen; the business simply rewards whichever segments produce it, and over years the whole operation reshapes itself around what works. Confirmation bias does the rest of the work for free: a viewer who tunes in already primed to fear a particular threat experiences confirming coverage as simply accurate reporting, which is part of why two people can watch the news every night for years and arrive at opposite pictures of the same country. This is true of cable news across the political spectrum, and it is true of the outrage-driven media that has grown up around social platforms as well. The politics of the outlet changes. The economics underneath it do not.

The cost is not only inaccuracy, though that happens too. The deeper cost is that a population fed a steady diet of alarm comes to experience the world as more dangerous and more hostile than it actually is — and a population that feels endangered does not deliberate well. It reaches for certainty, for strong voices, for someone to blame. An industry that profits from that feeling has very little incentive to correct it. This is the same manufactured pessimism the categorizing movements feed, arriving through a different door.

Algorithms That Amplify Outrage

No one designed social media to make people angry. It was designed to keep people engaged, and the engineers building the ranking systems discovered, the way any experimenter discovers a fact about the world, that outrage and fear reliably outperform calm interest. A post that makes someone angry gets shared faster and further than one that makes them merely informed. The algorithm, optimizing only for attention, learned this the same way it learned anything else: by testing what worked and doing more of it.

The effect compounds because it is personalized, and because it is built, whether by design or by drift, on the same confirmation bias described above. A feed that shows you more of what you already engage with will show you, over time, an ever-narrower and ever-more-confirming version of your existing fears. Two people can open the same platform and see entirely different realities, each one tuned to what keeps that specific person scrolling — which, for most people, means each one gradually escalating in intensity. Neither person experiences this as manipulation. Each one experiences it as simply seeing what's actually going on in the world, because the feed has quietly become their window onto it.

This is the fear economy at industrial scale, and it is close to ideologically neutral in its mechanics. It will amplify whichever version of outrage a given user is most susceptible to, left or right, and it does this to hundreds of millions of people simultaneously, each convinced they are seeing clearly. Here too, the pessimism compounds: a feed built mostly of threat will convince a person, however calm their actual life, that the world outside is getting worse by the day.

Fundraising Machines on Both Sides

Political and advocacy fundraising, across the spectrum, has converged on the same discovery the media and the platforms made: fear opens wallets faster than hope does, because loss aversion is not a theory but a measured fact about how the mind weighs a threatened loss against an equivalent possible gain. A message warning that the other side is about to take something irreplaceable outperforms a message asking for support to build something new. This is measurable, A/B tested, and by now thoroughly opti-

mized on every side of every major divide in the country — the same attention economics that reshaped news and social media, applied directly to the act of asking for money.

The result is an incentive structure where the organizations most responsible for representing people's values are financially better off when those people feel afraid, and financially worse off when a threat recedes. A crisis resolved is a fundraising problem. A crisis sustained, or a new one found, is a fundraising solution. Cognitive dissonance then locks the door behind the donor: having given once out of fear, a person is motivated to keep believing the threat was real, because believing otherwise means admitting they were moved by something less than the truth. This does not require any fundraiser to be cynical; it only requires the same kind of institutional drift that reshaped news and social media, in which whatever raises money gets more resources, and whatever raises the most money gets used the most.

The output is a public conditioned to associate its own political engagement with a low, constant hum of dread — regardless of which side is asking for the donation. That hum of dread is pessimism, manufactured and sustained on a schedule.

The Turn

The pessimism so many of us feel is not one problem with one cause. It is one feeling, produced by four engines running on the same fuel: movements that reduce people to categories, media that profits from alarm, algorithms that amplify outrage, and fundraising that monetizes dread.

Once all four engines are in view, the pattern is unmistakable: fear does the same work everywhere it operates, and the tools that exploit it are studied, documented, and available to anyone willing to learn them. That is, in the end, the hopeful part. These are not dark arts. They are known mechanisms with names — confirmation bias, cognitive dissonance, loss aversion, in-group categorization — and

*a mechanism that can be named can be recognized,
and a mechanism that can be recognized loses most of
its grip.*

None of this happens only to us as individuals. The same fear that captures a single mind captures a tribe, and often does more damage there, because a captured tribe can turn a disagreement between people into a war between categories. A civilization that has learned to recognize both — the persuasion aimed at the person, and the fear aimed at the group — is a civilization equipped to compete as fiercely as any stadium crowd without mistaking the person across the divide for anything less than one of its own.

Love-based optimism, on this account, is not naivety about any of this. It is what becomes available once you can see the mechanism clearly enough to stop being run by it, and it is the same conviction, aimed differently: a person can also be persuaded toward flourishing rather than away from it. The techniques are not the enemy. Learning to recognize them is how the fear brain lets go, and the wisdom brain gets its turn.

Read the Human Flourishing Pledge at humanflourishing.us, and sign it if what it names is what you are trying to practice.

Share this essay with someone who sees the world differently than you do — and then, when they have read it, have the conversation about it.

The work is ongoing. The community is forming. The conversation is just beginning.

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Scott McIntosh is an engineer-turned-entrepreneur who built McIntosh Engineering to \$50 million in revenue before co-founding MAC⁶, a thriving entrepreneurial community in Tempe, Arizona. He co-founded Conscious Capitalism Arizona as the third chapter globally and has been among the earliest investors and advocates for Heroic Public Benefit Corporation. A certified Positive Intelligence coach, longtime student of Stoic philosophy and ancient wisdom, and grandfather of four, Scott writes and speaks at the intersection of human flourishing, free enterprise, and the urgent questions that define our moment.

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Angela McIllece is a creative strategist, coach, and designer, and the founder of Soul Force Strategies. Drawing on her background in creative design, personal development philosophy, and community building, Angela works at the intersection of vision and execution — helping individuals and organizations clarify their identity and build with intention. As a military spouse for thirty years, Angela has lived and worked across cultures — including living in New Delhi, India and Bogotá, Colombia — raising young children abroad and traveling widely throughout Asia and Latin America, and across the United States. These experiences have shaped her deeply held belief that human flourishing is both universal and beautifully particular — expressed differently across cultures, but rooted in the same enduring human needs.

Selected Sources and Further Reading

This essay draws on research in cognitive and social psychology, the economics of attention, and the long empirical record of human progress. The works below are not comprehensive citation but starting points for readers who want to go further, and in several places they disagree with one another — which is the point.

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Christopher Bail, *Breaking the Social Media Prism* (Princeton University Press, 2021). Argues that the problem is status-seeking and identity display rather than filter bubbles.

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